Attorney Docket No 47004.000276

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR REAL ESTATE LOAN ADMINISTRATION

		」 was filed on: s United States Applic		
		r PCT International Ap	pplication No.:	
	a	nd was amended on:		(if applicable).
I hereby specification, in above.	state that I have cluding the cl	ve reviewed and unde aims, as amended b	rstand the contents y any amendment :	of the above-identified specifically referred to
I acknow defined in 37 C.	ledge the dul F.R. § 1.56.	ty to disclose informa	ition which is mater	rial to patentability as
		Prior Foreign Appl	ication(s)	
§ 365(a) of any lithe United State any foreign app	application(s) PCT internations of America, lication(s) for	for patent, inventor's nal application which listed below and have patent, inventor's or p	or plant breeder's a designated at least of also identified below plant breeder's right:	ol-(d) or (f), or § 365(b) rights certificate(s), or one country other than by checking the box, is certificate(s), or any cation on which priority
Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed
				Yes No
				Yes No
				Ves Ma Ma

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)

Prior United States Application(8)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams LLP attorneys and agents associated with CUSTOMER NUMBER 21967.

All correspondence and telephone communications should be addressed to:

Customer Number 21967

corresponding to the law firm of Hunton & Williams LLP; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these

statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF SOLE OR F	IRST [A pe	tition has been filed	for this unsigned inventor
INVENTOR:	De la M	`		0.03.00.1
Signature	l(12/11/1 /2/		Date	2-23-2004
Given Name			Family Name	
(first and middle (if any))	Connie June		or Surname	Colman
Citizenship: US/	A			

Phoenix, Arizona

Mailing Address:

Residence:

14220 N. 26th Lane Phoenix, Arizona 85023

NAME OF SECOND INVENTOR:

A petition has been filed for this unsigned inventor

Signature

Given Name (first and middle (if any))

Gary William

Family Name

or Surname

Spore

Citizenship:

USA

Residence:

Mesa, Arizona

Mailing Address:

8540 East McDowell Road #117 Mesa, Arizona 85207

NAME OF THIRD INVENTOR:

A petition has been filed for this unsigned inventor

Signature Date

Given Name (first and middle (if any)) John Roberts Family Name or Surname Kuberra

Citizenship: USA

Residence Paradise Valley, Arizona

Mailing Address: 5048 E. Cochise Road Paradise Valley, Arizona 85253